



Building Trades Credit Union
VISA® CREDIT CARD
APPLICATION & SOLICITATION DISCLOSURE

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	10.75% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	10.75% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	10.75% This APR will vary with the market based on the Prime Rate.
Minimum Interest Charge	None
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

Fees

Annual Fee	None
Transaction Fees	
> Balance Transfers	None
> Cash Advances	None
> Foreign Transaction	1% of each transaction in U.S. dollars
Penalty Fees	
> Late Payment	Up to \$25.00
> Returned Payment	Up to \$35.00
Other Fees	
> Card Replacement	\$10.00
> Rush Card	\$45.00

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).”

Effective Date: The information about the costs of the card described in this application is accurate as of **December 15, 2009**. This information may have changed after that date. To find out what may have changed, please contact the Credit Union at 1.800.496.2460.

Other Disclosures

Late Payment Fee: **\$25.00** or the amount of the required minimum payment, whichever is less.

Returned Payment Fee: **\$25.00** or the amount of the required minimum payment, whichever is less. In the event a payment is returned in any of the six (6) billing cycles following the violation, you will be charged **\$35.00** or the amount of the required minimum payment, whichever is less.